

# How to File an Insurance Claim

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November 7, 2025

insurance



## Article overview

- **Prioritize safety and documentation:** Whether dealing with home or auto damage, first ensure everyone's safety, then thoroughly document all damage with photos, videos and detailed records while preserving evidence and keeping receipts for any temporary repairs.
- **Work with your insurance company:** Contact your insurer as soon as possible to file your claim, provide all necessary documentation and work closely with your assigned claims adjuster, who will investigate, evaluate, and determine coverage and the amount of damage.

are you covered?

When disaster strikes—whether you're in a fender bender or a [tree falls on your roof](#)—the last thing you want is confusion over what to do next. Filing an insurance claim might feel overwhelming in the moment, but knowing the steps in advance will help you navigate the process.

An insurance claim notifies your insurance company that you have suffered a loss. It begins the process of determining whether the loss is covered under your policy, damage can be assessed, and reimbursement can be considered for out-of-pocket costs. Here's what you need to know about filing a claim for a home or auto loss, with guidance on how to protect yourself, document the damage and move toward recovery.

## Filing a home insurance claim

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Dealing with damage to your home can be overwhelming, but breaking the process down into manageable steps will make it easier. From documenting your loss to working with your insurance company, these are the steps you can expect when filing a homeowners insurance claim.

### 1. Assess the Situation and Ensure Safety

The priority when your house suffers damage is ensuring the safety of everyone on the premises. Remove people and pets from a dangerous situation before you do anything else. Tend to any injuries and notify authorities of hazardous conditions when necessary.

If the damage to your home is due to vandalism or some other criminal act, file a police report. Keep the report and any details for your records and provide a copy to your insurance company if requested.

### 2. Document the damage

To provide sufficient information about your potential property damage claim, it's a good idea to document all the damage. Take photos and videos of damaged items and areas on the property. Keep a list of losses. If you have a home inventory, use it to determine the condition of your personal property.

If you are able, prevent additional property damage by boarding up broken windows, turning off water to the home and covering any external damage with tarps. If you incur any expenses for temporary repairs, keep your receipts. Do not dispose of damaged property until you are told to do so by your insurance company.

### 3. Determine if you should file a claim with your insurance company

Not all losses will be covered by your insurance. For example, damage caused by a leaky roof that results from a [lack of maintenance](#) will not be covered by your policy.

Another element to consider is your deductible. The deductible is the amount you agree to be responsible for before your insurance policy kicks in. This amount will be stated on your policy documents. If your deductible exceeds the amount of damage, it's not worthwhile to file a claim. In this situation, it's better to pay for the repairs out of pocket. If you are unsure whether you should file a claim, call your insurance agent or company representative with the loss details, and they will help you navigate the situation.

## 4. Contact your insurance company

Once you've determined that you will be filing a claim, let your insurance company know about the loss. This can be done by contacting your agent or the company directly as soon as possible. Depending on your insurance company, you could submit your claim over the phone, online or via an app. Provide your insurance policy number and the details of your loss, and complete any claim forms.

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Once your claim has been opened, you'll be assigned a claims adjuster (sometimes referred to as a claim representative). This is the person who will investigate and evaluate your claim. An adjuster may visit your home to assess the damage or send other professionals to do an inspection. The adjuster is responsible for determining whether the loss is covered by the insurance policy and how much the insurer will pay for the loss.

It can take months to settle a home insurance claim. A home inventory can be helpful in speeding up the process. You can help move the process along by responding to your adjuster quickly.

## Filing an auto insurance claim

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Car crashes and vehicle damage can happen when you least expect them. Knowing what to do when this situation arises can help keep stress levels down. From gathering information at the scene to working with your insurance adjuster, these are the steps you can expect when [filing a claim](#) with your car insurance company.

### 1. Safety first

You've been in a car crash—now what? Your first step is to make sure that you and any other victims are safe. Move off the roadway if you are able and contact the police if necessary. Do not leave the scene of the crash.

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Whether you're a novice driver or have years of driving experience, it's important to know what to do if you're involved in a car crash—and how it can impact your auto insurance rates.

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### 2. Gather information at the scene

A car accident is a stressful situation, and it can be hard to remember all the details after the fact. This is why it is essential to document as much as you can while you are at the scene. Take photos and videos of your car, any other cars involved and the scene itself. Document the weather and lighting conditions. If the police come to the scene, get the officer's badge number and request a copy of the police report.

Exchange information with any other drivers involved in the accident, including name, address, phone number and insurance information. Get the contact information of any witnesses and passengers.

### **3. Contact your insurance company**

You should reach out to your insurance company as soon as possible after a car crash. Depending on your insurance company, this can be done through an app, online or over the phone.

Provide details about the crash and review your coverage with the insurance representative. You can ask any questions you have about coverage and deductibles. Once the claim has been filed, you'll be assigned an insurance adjuster to walk you through the claims process. They can assist with towing, a rental car and other matters.

You'll want to gather any documents and supporting materials (such as the police report) to provide to your claims adjuster. If you had to seek medical care, document your injuries and keep all receipts and medical records to provide to your adjuster.

Your adjuster may want to have the vehicle inspected or towed to a mechanic for inspection. An estimate to repair the car will be generated, and your adjuster will decide if the vehicle will be repaired or considered a total loss. If your car is totaled, it is considered beyond repair. You and/or your lender will receive a check for the value of the vehicle, minus the amount of the deductible (for which you are responsible).

Auto insurance claims are typically settled within 30 days of loss. This can be extended if you are undergoing medical treatment or are waiting for medical bills to be submitted.

Navigating an insurance claim for your home or car involves similar key steps, starting with ensuring safety and thoroughly documenting all damage. Once you've gathered the necessary information and contacted your insurer, an adjuster will guide you through the process to resolve your claim and help you recover from the loss.